

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: JOHN BARKHOO and
SANDRA BARKHOO

§ Case No. 15-38108
§ Hon. DEBORAH L. THORNE
§ Chapter 7
§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED AND
APPLICATION TO BE DISCHARGED (TDR)**

ALLAN J. DeMARS, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: _____	\$346,875.00	Assets Exempt: _____	\$91,669.00
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants: _____	\$9,209.36	Claims Discharged Without Payment: _____	\$468,494.09
Total Expenses of Administration:	\$1,873.12		

3) Total gross receipts of \$11,082.48 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$11,082.48 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS from Exhibit 3)	\$340,098.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$1,873.12	\$1,873.12	\$1,873.12
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$137,309.00	\$78,551.45	\$78,551.45	\$9,209.36
TOTAL DISBURSEMENTS	\$477,407.00	\$80,424.57	\$80,424.57	\$11,082.48

4) This case was originally filed under chapter 7 on 11/09/2015.

The case was pending for 9 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/09/2016

By: /s/ ALLAN J. DeMARS

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
pro rated tax refund	1224-000	\$9,932.71
non exempt proceeds of checking acct	1129-000	\$1,149.77
TOTAL GROSS RECEIPTS		\$11,082.48

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NONE			\$0.00
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$0.00

EXHIBIT 3 - SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
3 SCHEDULED WITH NO CLAIM FILED			\$340,098.00	\$0.00	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$340,098.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
ALLAN J. DeMARS	2100-000	N/A	\$1,858.25	\$1,858.25	\$1,858.25
ALLAN J. DeMARS	2200-000	N/A	\$14.87	\$14.87	\$14.87
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$1,873.12	\$1,873.12	\$1,873.12

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NONE		N/A	\$0.00	\$0.00	\$0.00
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	NONE		\$0.00	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Quantum3 Group LLC agent for Comenity	7100-000	\$414.00	\$414.06	\$414.06	\$48.54
2	Discover Bank	7100-900	\$4,597.00	\$4,590.41	\$4,590.41	\$538.18
3	Discover Bank	7100-900	\$8,272.00	\$8,215.63	\$8,215.63	\$963.20
4	Commerce Bank	7100-900	\$9,227.00	\$9,227.77	\$9,227.77	\$1,081.86
5	1st Financial Bank	7100-000	\$5,603.00	\$5,630.93	\$5,630.93	\$660.17
6	American Express Bank	7100-900	\$4,558.00	\$4,749.45	\$4,749.45	\$556.83
7	American Express Centurion Bank	7100-900	\$1,072.00	\$1,072.82	\$1,072.82	\$125.78

8	PYOD, LLC assignee	7100-900	\$11,413.00	\$11,413.76	\$11,413.76	\$1,338.15
9	PYOD, LLC assignee	7100-900	\$1,582.00	\$1,582.41	\$1,582.41	\$185.52
10	PYOD, LLC assignee	7100-900	\$11,546.00	\$11,661.89	\$11,661.89	\$1,367.24
11	Wells Fargo Bank	7100-000	\$16,393.00	\$16,413.38	\$16,413.38	\$1,924.30
12	Wells Fargo Financial Natl Bank	7100-000	\$2,551.00	\$2,551.70	\$2,551.70	\$299.16
13	Portfolio Recovery Assoc, LLC	7100-900	\$1,027.00	\$1,027.24	\$1,027.24	\$120.43
6 SCHEDULED WITH NO CLAIM FILED			\$59,054.00	\$0.00	\$0.00	\$9,209.36
TOTAL GENERAL UNSECURED CLAIMS			\$137,309.00	\$78,551.45	\$78,551.45	\$9,209.36

EXHIBIT A - FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No. 15-38108Trustee Name: Allan J. DeMarsCase Name: JOHN BARKHOO and SANDRA BARKHOODate Filed (f) or Converted (c): 11/9/15 (F)For Period Ending: 3/31/17\$341(a) Meeting Date: 12/16/15Claims Bar Date: 3/18/16; GOVT 5/9/16

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property) Ref #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$ 554(a) abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 real estate located 8536 Lillibet Morton Grove, IL	215,000.00	0.00		0.00	FA
2 real estate located at 7855 Caldwell - #111 Niles, IL	120,000.00	0.00		0.00	FA
3 cash	125.00	0.00		0.00	FA
4 chase chk acct 5897	700.00	1,149.77		1,149.77	FA
5 chase savings 2201	1,200.00	0.00		0.00	FA
6 chase savings 2219	900.00	0.00		0.00	FA
7 chase savings 2227	1,800.00	0.00		0.00	FA
8 household furn.	2,500.00	0.00		0.00	FA
9 clothing	3,500.00	0.00		0.00	FA
10 wedding bands and necklace	450.00	0.00		0.00	FA
11 ICMA-RC deferred comp acct	42,169.00	0.00		0.00	FA
12 IMRF pension	33,200.00	0.00		0.00	FA
13 2012 Honda Pilot	17,000.00	0.00		0.00	FA
14 federal tax refund (u)	unscheduled	9,932.71		9,932.71	FA

TOTALS (Excluding unknown values)

11,082.4811,082.48

Major activities affecting case closing: turn over of pro rated tax refund and non exempt check acct funds

Initial Projected Date of Final Report (TFR): May, 2016Current Projected Date of Final Report (TFR): 5/9/16

CASH RECEIPTS AND DISBURSEMENT RECORDS

Case No.: 15-38108
Case Name: JOHN BARKHOO and SANDRA BARKHOO
Taxpayer ID#: xx-xxxx617
For Period Ending: 3/31/17

Trustee's Name: Allan J. DeMars
Bank Name: WELLS FARGO
Initial CD #: CDI
Blanket bond (per case limit): 5,000,000
Separate bond (if applicable):
Checking acct#: xxxxxx8855

1	2	3	4	5	6	7	8
Trans. Date	Check or Ref. #	Paid to/ Received from	Description of Transaction	Uniform Transaction Code	Deposit \$	Disbursement \$	Checking Acct Balance
3/3/16	Ref 4,14	from debtors	pro rated non exempt federal tax refund \$9,932.71 (Ref 4) and non exempt checking account proceeds \$1,149.77 (Ref 14)	1224-000 1129-000	11,082.48		11,082.48
3/8/16		Wells Fargo	check printing charges	2600-000		41.85	11,040.63
3/22/16		Wells Fargo	reversal	2600-000		(41.85)	11,082.48
7/6/16	Check 1001	Allan J. DeMars	trustee's fees	2100-000		1,858.25	9,224.23
7/6/16	Check 1002	Allan J. DeMars	expenses	2200-000		14.87	9,209.36
7/6/16	Check 1003	Quantum3 Group LLC agent for Comenity	726(a)(2); 11.72398%	7100-000		48.54	9,160.82
7/6/16	Check 1004	Discover Bank	726(a)(2); 11.72398%	7100-900		538.18	8,622.64
7/6/16	Check 1005	Discover Bank	726(a)(2); 11.72398%	7100-900		963.20	7,659.44
7/6/16	Check 1006	Commerce Bank	726(a)(2); 11.72398%	7100-900		1,081.86	6,577.58
7/6/16	Check 1007	Ist Financial Bank	726(a)(2); 11.72398%	7100-000		660.17	5,917.41
7/6/16	Check 1008	American Express Bank	726(a)(2); 11.72398%	7100-900		556.83	5,360.58
7/6/16	Check 1009	American Express Centurion Bank	726(a)(2); 11.72398%	7100-900		125.78	5,234.80

1	2	3	4	5	6	7	8
Trans. Date	Check or Ref. #	Paid to/ Received from	Description of Transaction	Uniform Transaction Code	Deposit \$	Disbursement \$	Checking Acct Balance
7/6/16	Check 1010	PYOD, LLC assignee	726(a)(2); 11.72398%	7100-900		1,338.15	3,896.65
7/6/16	Check 1011	PYOD, LLC assignee	726(a)(2); 11.72398%	7100-900		185.52	3,711.13
7/6/16	Check 1012	PYOD, LLC assignee	726(a)(2); 11.72398%	7100-900		1,367.24	2,343.89
7/6/16	Check 1013	Wells Fargo Bank	726(a)(2); 11.72398%	7100-000		1,924.30	419.59
7/6/16	Check 1014	Wells Fargo Financial National Bank	726(a)(2); 11.72398%	7100-000		299.16	120.43
7/6/16	Check 1015	Portfolio Recovery Associates, LLC	726(a)(2); 11.72398%	7100-900		120.43	0.00

COLUMN TOTALS

11,082.48

11,082.48

0.00

Less: Bank transfers/CD

Subtotal

Less: Payments to debtor(s)

Net

11,082.48

11,082.48

0.00

NET

TOTAL - ALL ACCOUNTS

Checking# xxxxxx8855

Net

NET DEPOSITS

DISBURSEMENTS

BALANCES

11,082.48

11,082.48

0.00